

**SELF SERVICE TERMINAL**

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**Abstract**sh  
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- A method of upgrading a self-service terminal (SST), such as an ATM, is described.
- 5 The method comprises the steps of: identifying an SST which has a screen for displaying withdraw options and a touch input mechanism for receiving user commands; and modifying the SST so that it receives user commands from a wireless telephone. The modification may include retrofitting the SST with a transceiver adapted to receive signals directly from a wireless telephone. Alternatively or additionally, the modifying step may include retrofitting
- 10 the SST and/or a network system host with a program for enabling the SST to receive a transaction from a remote source.

A transceiver for installing in an SST, a method of operating an SST, and a retrofitted SST are also described.

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